



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [FIFTH THIRD BANCORP](#)

City/State [CINCINNATI, OH](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [205,463,245](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIFTH THIRD BANCORP](#)
[38 FOUNTAIN SQUARE PLAZA](#)
[CINCINNATI, OH 45263](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	209,433,293			203,228,092			204,487,133			191,804,570			163,124,752																	
Net income (\$000)	1,708,275			2,107,497			2,769,569			1,426,848			2,511,689																	
Number of BHCs in peer group	132			132			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.59	2.79	29	2.37	2.65	25	2.35	2.60	27	2.53	2.77	28	2.99	3.01	43															
+ Non-interest income	1.31	0.94	75	1.52	1.09	74	1.53	1.04	76	1.41	1.21	65	2.10	1.32	82															
- Overhead expense	2.23	2.18	59	2.34	2.21	60	2.33	2.17	64	2.46	2.57	54	2.85	2.69	65															
- Provision for credit losses	0.24	0.10	89	-0.22	-0.12	28	-0.18	-0.09	27	0.56	0.51	59	0.29	0.15	83															
+ Securities gains (losses)	0	0	84	-0.01	0.01	2	0	0.01	6	0.02	0.02	64	0.01	0.01	61															
+ Other tax equivalent adjustments	0	0	7	0	0	90	0	0	46	0	0	17	0	0	72															
= Pretax net operating income (tax equivalent)	1.39	1.46	48	1.77	1.76	54	1.73	1.66	60	0.94	1.04	39	1.97	1.56	82															
Net operating income	1.09	1.10	48	1.38	1.34	58	1.35	1.26	64	0.74	0.81	38	1.54	1.19	87															
Net income	1.09	1.10	48	1.38	1.34	58	1.35	1.26	64	0.74	0.82	37	1.54	1.19	87															
Net income (Subchapter S adjusted)				1.56		2.06		1.97			1.18				1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.18	3.36	33	2.83	3.12	28	2.81	3.06	30	3.23	3.55	27	4.33	4.41	46															
Interest expense	0.34	0.35	56	0.25	0.26	58	0.24	0.25	58	0.45	0.52	48	1	1.08	43															
Net interest income (tax equivalent)	2.85	3.01	32	2.59	2.85	28	2.58	2.80	32	2.78	3.01	31	3.33	3.33	44															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.18	0.09	81	0.16	0.12	65	0.15	0.11	67	0.41	0.27	76	0.34	0.21	77															
Earnings coverage of net loan and lease losses (X)	16.04	36.38	41	17.12	26.30	50	17.97	39.72	47	6.11	22.91	28	9.95	24.40	40															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.75	1.17	87	1.81	1.32	83	1.69	1.23	85	2.25	1.58	84	1.10	0.83	80															
Allowance for loan and lease losses / Total loans and leases	1.72	1.15	87	1.73	1.30	82	1.62	1.20	83	2.16	1.55	82	1.08	0.81	80															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.44	0.39	63	0.49	0.58	48	0.46	0.49	49	0.76	0.71	60	0.61	0.57	60															
30–89 days past due loans and leases / Total loans and leases	0.35	0.33	67	0.30	0.29	60	0.28	0.32	54	0.40	0.39	63	0.41	0.43	56															
Liquidity and Funding																														
Net noncore funding dependence	4.16	5.89	48	-20.37	-3.31	9	-19.56	-2.33	6	-14.38	3.20	7	8.77	14.45	33															
Net short-term noncore funding dependence	-0.66	0.87	34	-25.36	-9.17	12	-24.63	-7.71	9	-20.64	-4.76	13	1.67	3.38	35															
Net loans and leases / Total assets	58.33	63.09	34	53.51	58.81	33	54.27	58.67	35	54.27	61.58	22	64.80	63.77	38															
Capitalization																														
Tier 1 leverage ratio	8.44	9.22	25	8.41	9.07	31	8.27	8.98	31	8.49	9.13	34	9.54	9.76	50															
Holding company equity capital / Total assets	8.15	9.68	24	10.84	10.79	53	10.52	10.71	48	11.29	11.16	53	12.52	12.43	52															
Total equity capital (including minority interest) / Total assets	8.15	9.81	21	10.84	10.91	51	10.52	10.82	47	11.29	11.29	50	12.52	12.57	50															
Common equity tier 1 capital / Total risk-weighted assets	9.14	11.79	9	9.86	12.64	6	9.54	12.42	8	10.34	12.38	20	9.75	12.17	15															
Net loans and leases / Equity capital (X)	7.16	6.64	63	4.94	5.47	39	5.16	5.53	45	4.81	5.58	35	5.18	5.21	53															
Cash dividends / Net income	42.45	31.93	71	31.91	27.22	60	33.07	28.27	58	61.96	42.30	78	31.20	33.12	49															
Cash dividends / Net income (Subchapter S adjusted)					71.62		-3.51			3.14			-0.65		-12.02															
Growth Rates																														
Assets	-1.09	6.04	25	2.84	9.51	21	3.14	10.50	22	20.85	16.68	66	15.95	9.26	79															
Equity capital	-25.70	-3.83	9	-1.86	7.52	2	-3.90	7.46	3	9	6.99	66	30.48	10.49	86															
Net loans and leases	7.81	14.48	34	0.62	-0.66	66	3.15	3.36	54	1.20	9.07	22	15.82	9.10	80															
Noncore funding	70.50	36.20	78	-41.93	-21.64	21	-36.42	-14.79	23	-2.20	-12.18	63	5.14	6.59	53															
Parent Company Ratios																														
Short-term debt / Equity capital	3.70	0.48	90	6.89	0.55	96	7.03	0.57	96	3.03	0.77	84	6.88	1.02	88															
Long-term debt / Equity capital	46.61	11.91	89	27.65	10.65	86	30.28	10.95	85	32.50	13.56	83	30.24	13.04	78															
Equity investment in subsidiaries / Equity capital	115.27	104.01	87	107.45	103.15	76	107.86	103.22	77	109.44	102.81	85	112.53	103.22	88															
Cash from ops + noncash items + op expense / Op expense + dividends	25.14	118.32	21	280	155.61	86	255.32	154.48	85	119.88	147.24	44	207.12	190.27	62															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,340,434	3,031,623	4,018,684	4,360,795	4,984,567	10.19	30.91
Income from lease financing receivables.....	63,158	70,073	91,685	125,156	132,612	-9.87	-21.09
Fully taxable income on loans and leases.....	3,378,364	3,077,097	4,078,316	4,442,234	5,052,913	9.79	30.02
Tax-exempt income on loans and leases.....	25,228	24,599	32,053	43,717	64,266	2.56	-24.20
Estimated tax benefit on income on loans and leases.....	6,585	5,629	8,278	11,323	16,847	16.99	-63.66
Income on loans and leases (tax equivalent).....	3,410,177	3,107,325	4,118,647	4,497,274	5,134,026	9.75	28.70
Investment interest income (tax equivalent).....	1,061,162	800,991	1,070,430	1,100,391	1,124,985	32.48	48.10
Interest on balances due from depository institutions.....	57,954	29,007	41,793	28,545	40,513	99.79	488.84
Interest income on other earning assets.....	19,986	10,386	23,911	19,798	37,550	92.43	-15.81
Total interest income (tax equivalent).....	4,549,279	3,947,709	5,254,781	5,646,008	6,337,074	15.24	33.81
Interest on time deposits of \$250K or more	293	1,501	1,743	8,862	12,451	-80.48	-97.99
Interest on time deposits < \$250K.....	14,334	13,549	15,009	87,763	182,238	5.79	-69.23
Interest on foreign office deposits	464	41	60	940	7,309	1031.71	-85.45
Interest on other deposits	132,342	32,995	42,374	224,454	690,326	301.10	0.03
Interest on other borrowings and trading liabilities.....	240,124	206,867	264,268	345,813	433,243	16.08	12.97
Interest on subordinated debt and mandatory convertible securities	92,510	87,617	116,829	122,161	131,159	5.58	-0.34
Total interest expense.....	480,067	342,570	440,283	789,993	1,456,726	40.14	-4.38
Net interest income (tax equivalent).....	4,069,212	3,605,139	4,814,498	4,856,015	4,880,348	12.87	40.42
Non-interest income.....	2,060,629	2,323,120	3,122,301	2,695,232	3,431,835	-11.30	-21.08
Adjusted operating income (tax equivalent)	6,129,841	5,928,259	7,936,799	7,551,247	8,312,183	3.40	11.28
Overhead expense.....	3,508,092	3,560,632	4,769,758	4,712,374	4,647,128	-1.48	20.44
Provision for credit losses.....	382,651	-329,674	-376,623	1,078,154	467,611		98.08
Securities gains (losses)	2,583	-8,143	-4,067	45,550	9,414		
Other tax equivalent adjustments	-294	1,016	0	-1	1		
Pretax net operating income (tax equivalent).....	2,190,248	2,697,294	3,529,248	1,809,035	3,219,528	-18.80	-8.66
Applicable income taxes	471,372	580,589	747,245	369,580	690,593	-18.81	-32.04
Tax equivalent adjustments	10,563	9,138	12,345	12,566	17,202	15.59	-44.43
Applicable income taxes (tax equivalent).....	481,935	589,727	759,590	382,146	707,795	-18.28	-32.37
Minority interest	38	70	89	41	44	-45.71	-54.76
Net income before discontinued operations, net of minority interest	1,708,275	2,107,497	2,769,569	1,426,848	2,511,689	-18.94	1.37
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,708,275	2,107,497	2,769,569	1,426,848	2,511,689	-18.94	1.37
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,708,313	2,107,567	2,769,658	1,426,889	2,511,733	-18.94	1.37
Investment securities income (tax equivalent).....	1,061,162	800,991	1,070,430	1,100,391	1,124,985	32.48	48.10
US Treasury and agency securities (excluding mortgage-backed securities)	28,216	1,197	1,597	1,588	3,917	2257.23	578.60
Mortgage-backed securities	916,563	739,406	986,260	1,019,345	1,032,646	23.96	39.13
All other securities	116,383	60,388	82,573	79,458	88,422	92.72	117.26
Cash dividends declared.....	725,165	672,405	915,984	884,032	783,712	7.85	92.46
Common	647,638	597,077	805,371	780,160	690,846	8.47	99.62
Preferred.....	77,527	75,328	110,613	103,872	92,866	2.92	48.07

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.90	3.12	33	2.59	2.90	25	2.57	2.85	26	2.94	3.27	23	3.88	4	40
Less: Interest expense	0.31	0.33	54	0.22	0.24	57	0.22	0.23	56	0.41	0.48	47	0.89	0.98	42
Equals: Net interest income (tax equivalent)	2.59	2.79	29	2.37	2.65	25	2.35	2.60	27	2.53	2.77	28	2.99	3.01	43
Plus: Non-interest income	1.31	0.94	75	1.52	1.09	74	1.53	1.04	76	1.41	1.21	65	2.10	1.32	82
Equals: adjusted operating income (tax equivalent)	3.90	3.77	68	3.89	3.80	62	3.88	3.70	66	3.94	4.04	47	5.10	4.41	80
Less: Overhead expense	2.23	2.18	59	2.34	2.21	60	2.33	2.17	64	2.46	2.57	54	2.85	2.69	65
Less: Provision for credit losses	0.24	0.10	89	-0.22	-0.12	28	-0.18	-0.09	27	0.56	0.51	59	0.29	0.15	83
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	83	-0.01	0.01	2	0	0.01	5	0.02	0.02	64	0.01	0.01	61
Plus: other tax equivalent adjustments	0	0	7	0	0	90	0	0	46	0	0	17	0	0	72
Equals: Pretax net operating income (tax equivalent)	1.39	1.46	48	1.77	1.76	54	1.73	1.66	60	0.94	1.04	39	1.97	1.56	82
Less: Applicable income taxes (tax equivalent)	0.31	0.34	39	0.39	0.41	43	0.37	0.38	51	0.20	0.23	41	0.43	0.36	72
Less: Minority interest	0	0	81	0	0	81	0	0	79	0	0	77	0	0	71
Equals: Net operating income	1.09	1.10	48	1.38	1.34	58	1.35	1.26	64	0.74	0.81	38	1.54	1.19	87
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.09	1.10	48	1.38	1.34	58	1.35	1.26	64	0.74	0.82	37	1.54	1.19	87
Memo: Net income (last four quarters)	1.13	1.10	59	1.34	1.30	58	1.35	1.26	64	0.74	0.82	37	1.54	1.19	87
Net income—BHC and noncontrolling (minority) interest	1.09	1.11	47	1.38	1.35	57	1.35	1.27	64	0.74	0.83	37	1.54	1.20	87
Margin Analysis															
Average earning assets / Average assets	90.98	92.93	24	91.36	93.09	27	91.34	93.08	26	91.18	92.32	34	89.72	91.05	34
Average interest-bearing funds / Average assets	56.78	60.58	36	56.87	61.98	27	56.69	61.99	29	61.52	64.06	41	64.21	65.57	42
Interest income (tax equivalent) / Average earning assets	3.18	3.36	33	2.83	3.12	28	2.81	3.06	30	3.23	3.55	27	4.33	4.41	46
Interest expense / Average earning assets	0.34	0.35	56	0.25	0.26	58	0.24	0.25	58	0.45	0.52	48	1	1.08	43
Net interest income (tax equivalent) / Average earning assets	2.85	3.01	32	2.59	2.85	28	2.58	2.80	32	2.78	3.01	31	3.33	3.33	44
Yield or Cost															
Total loans and leases (tax equivalent)	3.80	4.24	21	3.64	4.07	28	3.61	4.01	29	3.93	4.27	32	4.76	5.09	31
Interest-bearing bank balances	0.45	0.79	11	0.12	0.13	26	0.12	0.14	20	0.14	0.27	13	1.45	2.04	19
Federal funds sold and reverse repos	2.23	1.05	87	2.30	0.25	96	2.02	0.25	96	5.58	0.68	97	5.40	2.44	92
Trading assets	0.20	0.57	62	0.18	0.45	63	0.49	0.45	68	0.46	0.60	65	1.24	0.99	62
Total earning assets	3.18	3.33	35	2.83	3.09	28	2.81	3.04	29	3.22	3.51	27	4.32	4.36	47
Investment securities (tax equivalent)	2.82	1.96	93	3.02	1.77	96	3.01	1.77	96	3.15	2.25	93	3.29	2.76	86
US Treasury and agency securities (excluding mortgage-backed securities)	1.74	1.38	83	1.78	1.23	82	1.81	1.14	85	2.14	1.75	70	1.54	2.32	10
Mortgage-backed securities	2.83	1.87	96	3.11	1.55	98	3.12	1.57	97	3.19	2.05	99	3.22	2.61	95
All other securities	1.82	2.89	16	2.13	2.85	28	1.99	2.81	24	2.74	3.24	32	4.13	4.06	68
Interest-bearing deposits	0.19	0.35	30	0.06	0.22	12	0.06	0.21	11	0.32	0.53	27	1.03	1.10	46
Time deposits of \$250K or more	0.22	0.61	8	0.90	0.70	74	0.80	0.66	68	1.50	1.42	55	1.42	1.96	12
Time deposits < \$250K	0.58	0.58	55	0.48	0.67	30	0.43	0.62	25	1.32	1.36	47	2.08	1.82	64
Other domestic deposits	0.18	0.31	32	0.05	0.16	12	0.04	0.15	11	0.24	0.36	32	0.90	0.93	51
Foreign deposits	0.39	0.52	55	0.04	0.12	44	0.04	0.14	37	0.37	0.42	57	1.54	1.19	66
Federal funds purchased and repos	0.66	0.88	50	0.06	0.18	25	0.06	0.17	25	0.40	0.62	38	1.94	1.86	53
Other borrowed funds and trading liabilities	1.91	1.55	66	2.06	1.29	79	2.05	1.27	79	2.20	1.50	85	2.91	2.38	79
All interest-bearing funds	0.54	0.54	61	0.40	0.38	61	0.38	0.37	60	0.67	0.74	49	1.39	1.49	47

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	2,060,629		2,323,120		3,122,301		2,695,232		3,431,835						
Fiduciary activities income	275,443		277,152		372,148		337,011		315,208						
Service charges on deposit accounts - domestic	461,850		457,501		617,273		570,169		582,662						
Trading revenue.....	190,201		249,425		285,745		419,258		289,215						
Investment banking fees and commissions.....	205,466		274,875		373,913		318,393		245,760						
Insurance activities revenue.....	17,018		17,466		25,212		33,967		35,500						
Venture capital revenue.....	55,458		40,952		81,208		74,737		65,060						
Net servicing fees	449,543		86,053		107,534		-306,522		-110,353						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	135,657		372,276		455,039		21,831		128,001						
Other non-interest income.....	269,993		547,420		804,229		1,226,388		1,880,782						
Total overhead expenses	3,508,092		3,560,632		4,769,758		4,712,374		4,647,128						
Personnel expense.....	1,911,817		1,982,742		2,641,124		2,608,406		2,435,220						
Net occupancy expense.....	333,557		337,227		449,999		480,756		460,967						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	34,444		31,932		43,586		47,858		44,911						
Other operating expenses.....	1,228,274		1,208,731		1,635,049		1,575,354		1,706,030						
Fee income on mutual funds and annuities.....	45,306		45,368		59,463		60,205		57,533						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	19,187		19,171		19,112		19,872		19,869						
Average personnel expense per employee.....	99.64		103.42		138.19		131.26		122.56						
Average assets per employee.....	10,915.37		10,600.81		10,699.41		9,652		8,210.01						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.20	2.43	53	1.95	2.14	51	1.90	2.17	48	2.23	2.02	60	1.68	2.72	45
Overhead expenses / Net Interest Income + non-interest income	57.33	58.02	45	60.14	58.85	51	60.19	59.28	49	62.51	62.28	55	56.02	61.29	30
Percent of Average Assets															
Total overhead expense	2.23	2.18	59	2.34	2.21	60	2.33	2.17	64	2.46	2.57	54	2.85	2.69	65
Personnel expense.....	1.22	1.20	55	1.30	1.23	64	1.29	1.21	64	1.36	1.30	58	1.49	1.41	58
Net occupancy expense.....	0.21	0.22	42	0.22	0.24	41	0.22	0.23	45	0.25	0.26	48	0.28	0.28	56
Other operating expenses.....	0.80	0.73	72	0.81	0.72	73	0.82	0.72	74	0.85	0.94	60	1.07	0.97	73
Overhead less non-interest income	0.92	1.22	23	0.81	1.08	24	0.81	1.10	20	1.05	1.25	34	0.75	1.32	15
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.23	57.55	48	60.06	58.34	56	60.10	58.83	49	62.41	61.82	58	55.91	60.64	33
Personnel expense.....	31.19	31.86	42	33.45	32.89	48	33.28	32.93	45	34.54	32.36	62	29.30	32.39	30
Net occupancy expense.....	5.44	5.98	36	5.69	6.26	38	5.67	6.23	38	6.37	6.58	46	5.55	6.52	30
Other operating expenses.....	20.60	19.14	69	20.93	18.68	72	21.15	19.18	66	21.50	22.28	62	21.06	21.20	59
Total non-interest income	33.62	24.10	76	39.19	28.20	76	39.34	27.67	79	35.69	28.83	68	41.29	29.23	77
Fiduciary activities income	4.49	2.13	81	4.68	2.27	78	4.69	2.20	79	4.46	2.09	81	3.79	1.97	76
Service charges on domestic deposit accounts	7.53	3.30	96	7.72	3.25	96	7.78	3.27	96	7.55	3.27	96	7.01	3.88	88
Trading revenue.....	3.10	0.57	90	4.21	0.68	89	3.60	0.62	89	5.55	1.28	89	3.48	1.18	85
Investment banking fees and commissions.....	3.35	2.15	76	4.64	2.46	81	4.71	2.58	80	4.22	2.46	80	2.96	3.54	68
Insurance activities revenue.....	0.28	0.36	69	0.29	0.38	68	0.32	0.36	68	0.45	0.41	72	0.43	0.47	72
Venture capital revenue.....	0.90	0.01	96	0.69	0.03	94	1.02	0.04	94	0.99	0.01	96	0.78	0.02	95
Net servicing fees	7.33	1.23	90	1.45	0.56	84	1.35	0.60	82	-4.06	0.01	1	-1.33	0.28	4
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.21	1.19	77	6.28	3.64	78	5.73	3.30	78	0.29	3.92	22	1.54	1.86	54
Other non-interest income.....	4.40	8.80	21	9.23	9.39	62	10.13	9.27	65	16.24	9.65	83	22.63	10.04	89
Overhead less non-interest income	23.61	32.79	23	20.87	29.67	21	20.76	30.52	21	26.71	31.93	31	14.62	31.06	14
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.52	21.50	51	21.52	21.49	47	21.17	21.18	46	20.43	18.63	57	21.45	20.56	56
Applicable income tax + TE / Pretax net operating income + TE	22	23.57	31	21.86	23.11	32	21.52	22.67	29	21.12	21.18	41	21.98	23.23	39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	38,311,106	40,064,315	38,941,186	40,718,886	38,950,313	-4.38	12.36	
Commercial and industrial loans	48,456,677	40,940,193	43,503,325	45,052,552	45,717,123	18.36	35.15	
Loans to individuals	22,693,984	20,703,003	21,426,386	18,612,883	16,848,906	9.62	79.21	
Loans to depository institutions and acceptances of other banks	16,264	24,794	16,160	37,593	11,560	-34.40	-18.68	
Agricultural loans	23,875	24,053	27,243	22,274	19,753	-0.74	-43.72	
Other loans and leases	12,437,256	11,357,720	12,550,468	9,078,530	9,409,796	9.50	25.48	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	121,939,162	113,114,078	116,464,768	113,522,718	110,957,451	7.80	31.70	
Less: Allowance for loan and lease losses	2,099,012	1,953,819	1,892,294	2,452,886	1,201,640	7.43	74.23	
Net loans and leases	119,840,150	111,160,259	114,572,474	111,069,832	109,755,811	7.81	31.14	
Debt securities that reprice or mature in over 1 year	43,962,400	30,947,052	31,453,549	30,901,135	30,242,075	42.06	76.72	
Mutual funds and equity securities	101,177	87,189	111,555	96,985	86,534	16.04	14.11	
Subtotal	163,903,727	142,194,500	146,137,578	142,067,952	140,084,420	15.27	40.87	
Interest-bearing bank balances	6,593,596	34,203,486	34,572,391	33,398,587	1,950,058	-80.72	99.95	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	6,456,105	6,411,768	6,144,163	6,096,685	5,246,017	0.69	8.93	
Trading assets	4,702,405	4,132,818	3,016,200	2,700,437	1,807,340	13.78	281.19	
Total earning assets	181,655,833	186,942,572	189,870,332	184,263,661	149,087,835	-2.83	43.25	
Non-interest-bearing cash and due from depository institutions	3,067,845	3,217,411	2,993,503	3,151,048	3,287,779	-4.65	38.82	
Premises, fixed assets, and leases	2,390,647	2,311,466	2,324,534	2,273,000	2,220,802	3.43	33.92	
Other real estate owned	18,525	27,105	23,593	20,809	54,485	-31.65	-56.37	
Investment in unconsolidated subsidiaries	1,627	1,614	1,617	1,603	14,143	0.81	-99.26	
Intangible and other assets	18,328,768	15,230,673	15,902,307	14,969,812	14,704,125	20.34	63.69	
Total assets	205,463,245	207,730,841	211,115,886	204,679,933	169,369,169	-1.09	44.42	
Quarterly average assets	210,379,008	203,491,538	208,264,254	201,412,181	168,037,465	3.38	49.71	
Average loans and leases (YTD)	119,766,295	113,889,655	114,114,812	114,416,436	107,749,666	5.16	29.22	
Memoranda								
Loans held-for-sale	1,940,225	5,203,414	4,414,814	4,741,250	1,399,586	-62.71	174.95	
Loans not held-for-sale	119,998,937	107,910,664	112,049,954	108,781,468	109,557,865	11.20	30.60	
Real estate loans secured by 1–4 family	23,091,793	25,303,823	24,533,073	25,186,950	23,568,696	-8.74	1.42	
Commercial real estate loans	15,172,855	14,700,564	14,354,157	15,465,258	15,298,162	3.21	35.10	
Construction and land development	5,067,587	4,919,159	4,638,291	5,222,440	4,809,068	3.02	7.59	
Multifamily	1,104,880	865,652	995,955	1,046,260	1,112,947	27.64	109.02	
Nonfarm nonresidential	9,000,388	8,915,753	8,719,911	9,196,558	9,376,147	0.95	50.20	
Real estate loans secured by farmland	46,134	59,928	53,584	66,678	82,252	-23.02	-43.07	
Total investment securities	50,519,682	37,446,009	37,709,267	37,094,805	35,574,626	34.91	63.53	
U.S. Treasury securities	2,376,558	91,802	86,051	77,525	75,311	2488.79	3350.94	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00	
Municipal securities	21,212	24,272	24,080	26,533	32,829	-12.61	-68.91	
Mortgage-backed securities	36,634,078	32,995,589	32,212,242	33,716,968	33,174,193	11.03	28.43	
Asset-backed securities	11,384,718	4,245,115	5,273,334	3,174,785	2,203,759	168.18	436.94	
Other debt securities	1,939	2,042	2,005	2,009	2,000	-5.04	-91.25	
Mutual funds and equity securities	101,177	87,189	111,555	96,985	86,534	16.04	14.11	
Available-for-sale securities	50,414,912	37,352,347	37,591,434	36,988,782	35,472,842	34.97	63.32	
U.S. Treasury securities	2,376,558	91,802	86,051	77,525	75,311	2488.79	3350.94	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00	
Municipal securities	17,619	17,799	17,802	17,495	17,579	-1.01	-60.44	
Mortgage-backed securities	36,634,078	32,995,589	32,212,242	33,716,968	33,174,193	11.03	28.43	
Asset-backed securities	11,384,718	4,245,115	5,273,334	3,174,785	2,203,759	168.18	436.94	
Other debt securities	1,939	2,042	2,005	2,009	2,000	-5.04	-91.25	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0			
Available-for-sale securities appreciation (depreciation)	-6,083,647	1,561,812	1,169,115	2,530,510	1,061,956			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	9,890,134	10,646,864	10,659,937	10,441,474	7,514,340	-7.11	35.49	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	57,601,005	64,169,425	65,445,809	12,692,629	9,330,450	-10.24	591.61
NOW, ATS and transaction accounts	46,984,826	45,963,854	48,870,184	4,996,422	3,692,787	2.22	1878.00
Time deposits less brokered deposits < \$250K	195,512	1,150,312	767,933	-558,770	2,858,041	-83.00	-50.07
MMDA and other savings accounts	52,477,565	52,074,952	52,490,546	136,478,713	105,186,047	0.77	-37.78
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	157,258,908	163,358,543	167,574,472	153,608,994	121,067,325	-3.73	64.77
Time deposits of \$250K or more	146,926	202,203	200,045	257,761	743,694	-27.34	-89.03
Foreign deposits	185,427	202,399	121,423	143,135	220,537	-8.39	-69.58
Federal funds purchased and repos	687,709	875,819	824,660	979,213	728,719	-21.48	-9.07
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	7,082,830	1,895,995	1,951,973	3,682,521	3,002,056	273.57	2.01
Other borrowings w/remaining maturity over 1 year	7,699,089	6,837,690	7,235,853	8,649,574	9,457,742	12.60	-12.31
Brokered deposits < \$250K	4,059,842	1,635,308	1,786,536	5,349,907	5,337,356	148.26	-8.48
Noncore funding	19,861,823	11,649,414	12,120,490	19,062,111	19,490,104	70.50	-13.13
Trading liabilities	4,917,072	3,000,199	2,086,529	1,304,363	718,071	63.89	1286.10
Subordinated notes and debentures + trust preferred securities	2,832,032	3,066,760	3,069,226	3,154,450	3,052,395	-7.65	-15.88
Other liabilities	3,856,984	4,131,432	4,054,845	4,438,805	3,838,482	-6.64	0.02
Total liabilities	188,726,819	185,206,348	188,905,562	181,568,723	148,166,377	1.90	49.92
Equity Capital							
Perpetual preferred stock (including surplus)	2,116,137	2,116,137	2,116,137	2,116,137	1,769,603	0.00	58.97
Common stock	2,051,042	2,051,042	2,051,042	2,051,042	2,051,042	0.00	0.00
Common surplus	3,660,474	3,610,573	3,623,594	3,635,222	3,598,730	1.38	36.51
Retained earnings	21,218,847	19,817,195	20,235,665	18,383,883	18,315,160	7.07	43.88
Accumulated other comprehensive income	-5,305,808	1,637,466	1,207,405	2,600,571	1,192,002		
Other equity capital components	-7,004,398	-6,708,100	-7,023,699	-5,675,799	-5,723,922		
Total holding company equity capital	16,736,294	22,524,313	22,210,144	23,111,056	21,202,615	-25.70	2.30
Noncontrolling (minority) interest in subsidiaries	132	180	180	154	177	-26.67	-99.33
Total equity capital, including minority interest	16,736,426	22,524,493	22,210,324	23,111,210	21,202,792	-25.70	2.18
Total liabilities and capital	205,463,245	207,730,841	211,115,886	204,679,933	169,369,169	-1.09	44.42
Memoranda							
Non-interest-bearing deposits	57,601,005	64,169,425	65,445,809	57,989,900	36,275,002	-10.24	61.70
Interest-bearing deposits	104,050,098	101,229,028	104,236,667	101,369,897	91,093,910	2.79	57.16
Total deposits	161,651,103	165,398,453	169,682,476	159,359,797	127,368,912	-2.27	58.75
Long-term debt that reprices within 1 year	0	0	0	300,104	598,962		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	22,210,144	23,111,056	23,111,056	21,202,615	16,249,521		
Accounting restatements	0	0	0	-471,967	10,136		
Net income	1,708,275	2,107,497	2,769,569	1,426,848	2,511,689		
Net sale of new perpetual preferred stock	0	0	0	346,550	438,480		
Net sale of new common stock	56,254	18,270	31,669	82,487	76,883		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	1,077,000	1,393,000	0	1,763,025		
Changes incident to business combinations	0	0	0	0	3,158,732		
Less: Dividends declared	725,165	672,405	915,984	884,032	783,712		
Change in other comprehensive income	-6,513,214	-963,105	-1,393,166	1,408,569	1,303,911		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	-14	0		
Holding company equity capital, ending balance	16,736,294	22,524,313	22,210,144	23,111,056	21,202,615		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	18.65	39.88	15	19.29	36.06	17	18.45	36.25	16	19.89	36.22	20	23	37.78	25
Commercial and industrial loans	23.58	11.23	91	19.71	11.11	87	20.61	10.76	89	22.01	13.52	89	26.99	12.02	95
Loans to individuals	11.05	3.58	86	9.97	3.60	84	10.15	3.36	86	9.09	3.40	86	9.95	4.20	81
Loans to depository institutions and acceptances of other banks	0.01	0.02	77	0.01	0.02	81	0.01	0.02	79	0.02	0.03	82	0.01	0.04	69
Agricultural loans.....	0.01	0.19	38	0.01	0.21	34	0.01	0.18	37	0.01	0.19	34	0.01	0.24	37
Other loans and leases.....	6.05	4.52	67	5.47	4.26	66	5.94	4.47	67	4.44	4.63	58	5.56	5.01	58
Net loans and leases.....	58.33	63.09	34	53.51	58.81	33	54.27	58.67	35	54.27	61.58	22	64.80	63.77	38
Debt securities over 1 year.....	21.40	18.76	62	14.90	18.32	38	14.90	19.46	34	15.10	15.55	48	17.86	14.60	65
Mutual funds and equity securities	0.05	0.05	60	0.04	0.05	62	0.05	0.06	65	0.05	0.05	62	0.05	0.06	64
Subtotal	79.77	83.05	23	68.45	78.17	17	69.22	79.22	16	69.41	78.16	17	82.71	79.65	39
Interest-bearing bank balances	3.21	3.61	57	16.47	9.37	83	16.38	8.50	87	16.32	7.51	90	1.15	3.06	30
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	3.14	1.71	78	3.09	1.51	84	2.91	1.56	83	2.98	1.68	81	3.10	1.91	78
Trading assets	2.29	0.59	87	1.99	0.58	89	1.43	0.49	88	1.32	1.01	80	1.07	1.19	77
Total earning assets.....	88.41	90.76	19	89.99	91.57	33	89.94	91.77	30	90.03	91.05	37	88.03	89.53	30
Non-interest cash and due from depository institutions.....	1.49	0.98	87	1.55	0.99	90	1.42	0.82	90	1.54	1.07	89	1.94	1.14	94
Other real estate owned.....	0.01	0.01	65	0.01	0.01	64	0.01	0.01	66	0.01	0.02	47	0.03	0.03	62
All other assets.....	10.09	8.19	75	8.46	7.39	63	8.65	7.35	64	8.44	7.82	59	10.03	9.27	63
Memoranda															
Short-term investments	6.35	6.75	63	19.55	12.31	81	19.29	11.47	82	19.30	11.17	82	4.25	7.63	48
U.S. Treasury securities.....	1.16	1.98	54	0.04	1.18	34	0.04	1.47	29	0.04	0.84	43	0.04	1.03	38
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.01	1.69	18	0.01	1.70	18	0.01	1.73	16	0.01	1.69	20	0.02	1.34	23
Mortgage-backed securities	17.83	12.93	72	15.88	13.46	64	15.26	14.14	58	16.47	11.75	72	19.59	11.44	88
Asset-backed securities	5.54	0.85	96	2.04	0.47	87	2.50	0.50	88	1.55	0.32	89	1.30	0.28	88
Other debt securities	0	0.51	18	0	0.51	18	0	0.53	19	0	0.42	21	0	0.39	20
Loans held-for-sale.....	0.94	0.30	86	2.50	0.50	91	2.09	0.55	90	2.32	0.52	91	0.83	0.39	78
Loans held for investment	58.40	63.03	33	51.95	58.34	27	53.08	58.06	32	53.15	61.72	20	64.69	63.50	39
Real estate loans secured by 1–4 family	11.24	12.79	44	12.18	11.57	55	11.62	11.46	54	12.31	11.91	52	13.92	13.29	54
Revolving	1.80	1.52	62	1.90	1.44	63	1.79	1.42	62	2.32	1.66	65	3.24	2.07	71
Closed-end, secured by first liens	9.38	10.86	45	10.22	9.73	57	9.78	9.67	58	9.89	9.81	53	10.53	10.69	50
Closed-end, secured by junior liens	0.06	0.19	35	0.07	0.19	33	0.06	0.17	34	0.09	0.22	36	0.15	0.28	42
Commercial real estate loans	7.38	24.89	15	7.08	22.35	15	6.80	22.69	14	7.56	22.22	17	9.03	22.23	23
Construction and land development	2.47	3.92	39	2.37	3.40	42	2.20	3.34	40	2.55	3.40	44	2.84	3.44	50
Multifamily.....	0.54	3.87	13	0.42	3.32	12	0.47	3.57	12	0.51	3.12	12	0.66	3.01	17
Nonfarm nonresidential	4.38	15.73	16	4.29	14.65	15	4.13	14.57	15	4.49	14.72	18	5.54	14.69	23
Real estate loans secured by farmland.....	0.02	0.34	37	0.03	0.35	39	0.03	0.30	41	0.03	0.33	38	0.05	0.36	43

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	31.42	62.29	12	35.42	60.51	15	33.44	61.05	14	35.87	57.15	19	35.10	57.46	20
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	18.94	20.65	41	22.37	20	58	21.06	19.86	51	22.19	19.43	59	21.24	20.75	50
Real estate loans secured by 1–4 family.....	3.03	2.39	62	3.49	2.47	66	3.24	2.43	63	4.19	2.64	72	4.95	3.15	73
Revolving	15.90	18.01	40	18.88	17.35	60	17.83	17.24	54	18	16.59	58	16.29	17.39	45
Closed-end.....	12.44	38.12	12	13	37.13	12	12.32	37.86	12	13.62	34.63	17	13.79	33.52	19
Construction and land development.....	4.16	6.10	42	4.35	5.69	43	3.98	5.65	45	4.60	5.26	50	4.33	5.09	49
1–4 family.....	0.24	1.40	31	0.34	1.19	35	0.20	1.18	31	0.35	0.93	37	0.48	0.94	46
Other.....	3.91	4.62	45	4.01	4.46	46	3.78	4.40	46	4.25	4.19	55	3.86	4.02	54
Multifamily.....	0.91	5.86	11	0.77	5.41	7	0.86	5.78	9	0.92	4.96	12	1	4.69	14
Nonfarm nonresidential	7.38	24.30	15	7.88	24.45	13	7.49	24.56	14	8.10	22.93	17	8.45	22.15	18
Owner-occupied.....	4.29	8.11	30	4.55	8.31	32	4.30	8.29	32	4.44	7.68	31	4.56	7.72	34
Other.....	3.09	15.95	6	3.33	15.83	7	3.19	15.94	6	3.66	14.95	8	3.89	14.34	10
Real estate loans secured by farmland.....	0.04	0.55	38	0.05	0.61	39	0.05	0.54	41	0.06	0.54	42	0.07	0.55	43
Loans to depository institutions and acceptances of other banks.....	0.01	0.04	76	0.02	0.03	79	0.01	0.04	78	0.03	0.06	79	0.01	0.11	68
Commercial and industrial loans	39.74	18.37	94	36.19	19.45	88	37.35	18.86	91	39.69	22.17	91	41.20	19.53	92
Loans to individuals	18.61	6.24	84	18.30	6.58	83	18.40	6.24	85	16.40	6.13	84	15.19	7.13	80
Credit card loans	1.45	0.53	87	1.54	0.51	87	1.52	0.53	86	1.77	0.65	86	2.28	0.81	87
Agricultural loans.....	0.02	0.31	37	0.02	0.38	33	0.02	0.34	35	0.02	0.32	36	0.02	0.37	38
Other loans and leases.....	10.20	8.16	68	10.04	8.42	66	10.78	8.75	67	8	9.09	60	8.48	9.85	55
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	200.52	411.16	15	219.85	383.43	17	212.89	391.81	16	218.71	381.27	21	231.60	391.26	25
Real estate loans secured by 1–4 family.....	120.86	133.66	46	138.85	124.74	60	134.12	126.06	57	135.29	125.03	53	140.14	138.18	52
Revolving	19.37	15.46	63	21.65	15.53	65	20.62	15.44	65	25.54	17.42	67	32.66	21.26	68
Closed-end.....	101.50	116.59	47	117.20	107.54	57	113.49	108.85	56	109.75	106.14	54	107.48	115.20	47
Commercial real estate loans	79.41	254.65	15	80.67	238.58	15	78.47	245.88	16	83.07	234.65	20	90.96	229.44	22
Construction and land development.....	26.52	39.81	40	26.99	36.07	43	25.36	35.95	43	28.05	35.62	44	28.59	34.95	49
1–4 family.....	1.55	9.02	28	2.10	7.44	35	1.27	7.42	30	2.13	6.34	38	3.16	6.61	44
Other.....	24.97	30.27	43	24.89	28.34	46	24.09	28.11	46	25.92	28.16	50	25.44	27.32	51
Multifamily.....	5.78	40.47	11	4.75	35.29	9	5.44	38.66	11	5.62	32.74	12	6.62	31.04	16
Nonfarm nonresidential	47.11	161.09	15	48.92	156.30	15	47.67	158.05	14	49.40	155.06	17	55.75	152.10	20
Owner-occupied.....	27.41	53.43	28	28.24	52.63	29	27.39	52.99	30	27.05	52.37	28	30.08	53.07	33
Other.....	19.70	105.96	12	20.69	100.99	10	20.28	102.54	10	22.35	100.54	14	25.67	97.41	17
Real estate loans secured by farmland.....	0.24	3.36	37	0.33	3.67	38	0.29	3.22	41	0.36	3.44	39	0.49	3.60	42
Loans to depository institutions and acceptances of other banks.....	0.09	0.26	77	0.14	0.20	81	0.09	0.21	80	0.20	0.28	83	0.07	0.44	69
Commercial and industrial loans	253.62	115.08	93	224.66	116.17	89	237.83	114.45	92	241.99	139.91	91	271.84	122.02	95
Loans to individuals	118.78	35.47	87	113.61	36.56	84	117.13	34.55	86	99.97	37.47	86	100.18	43.51	80
Credit card loans	9.26	2.79	87	9.57	2.58	87	9.65	2.77	87	10.77	3.30	87	15.05	4.34	87
Agricultural loans.....	0.12	1.73	40	0.13	2.03	34	0.15	1.86	38	0.12	1.88	35	0.12	2.18	37
Other loans and leases.....	65.10	50.11	69	62.32	47.63	68	68.61	51.06	70	48.76	49.54	60	55.95	52.44	60
Supplemental															
Non-owner occupied CRE loans / Gross loans	9.95	30.74	10	10.22	29.25	10	9.81	30.07	9	10.90	27.32	12	10.90	26.45	15
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	63.53	205.31	13	63.46	187.63	14	62.47	195.33	13	66.44	183.76	17	71.93	178.57	22
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	90.94	262.15	15	91.70	244.92	15	89.86	252.85	14	93.49	240.85	18	102.01	236.10	22

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Short-term investments	6.35	6.75	63	19.55	12.31	81	19.29	11.47	82	19.30	11.17	82	4.25	7.63	48
Liquid assets	23.69	23.63	57	34.02	29.12	63	32.40	29.03	57	33.93	26.22	79	21.80	22.44	60
Investment securities	24.59	20.98	64	18.03	20.37	46	17.86	21.63	41	18.12	17.85	54	21	16.99	71
Net loans and leases	58.33	63.09	34	53.51	58.81	33	54.27	58.67	35	54.27	61.58	22	64.80	63.77	38
Net loans, leases and standby letters of credit	59.32	63.92	35	54.43	59.61	33	55.20	59.49	35	55.23	62.48	21	66.07	64.84	41
Core deposits	76.54	74.28	47	78.64	75.52	51	79.38	75.71	54	75.05	70.67	49	71.48	63.09	64
Noncore funding	9.67	12.30	49	5.61	10.15	38	5.74	10.30	36	9.31	14.13	42	11.51	19.36	30
Time deposits of \$250K or more	0.07	1.67	3	0.10	1.67	3	0.09	1.58	3	0.13	2.11	5	0.44	2.94	7
Foreign deposits	0.09	0.33	83	0.10	0.33	81	0.06	0.34	80	0.07	0.36	79	0.13	0.43	80
Federal funds purchased and repos	0.33	1.24	39	0.42	1.19	42	0.39	1.23	39	0.48	1.47	41	0.43	1.94	34
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.33	0.58	53	0.42	0.54	55	0.39	0.54	54	0.48	0.54	54	0.43	0.48	53
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.45	2.18	72	0.91	0.88	64	0.92	1	61	1.80	1.24	70	1.77	3.01	38
Earning assets that reprice within 1 year	40.83	35.71	61	49.60	38.80	78	50.78	37.37	83	50.23	39.38	78	45.16	39.29	67
Interest-bearing liabilities that reprice within 1 year	2.07	6.79	11	1.29	6.64	4	1.12	6.39	3	4.30	8.20	29	4.64	10.19	16
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0.15	0.47	60	0.35	0.96	59
Net assets that reprice within 1 year	38.76	27.35	75	48.32	30.83	87	49.65	29.65	89	45.78	29.11	86	40.17	26.63	85
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.16	5.89	48	-20.37	-3.31	9	-19.56	-2.33	6	-14.38	3.20	7	8.77	14.45	33
Net short-term noncore funding dependence	-0.66	0.87	34	-25.36	-9.17	12	-24.63	-7.71	9	-20.64	-4.76	13	1.67	3.38	35
Short-term investment / Short-term noncore funding	109.02	112.63	63	893.38	304.29	90	863.36	273.46	93	388.68	184.19	86	75.44	77.77	61
Liquid assets - short-term noncore funding / Nonliquid assets	23.40	24.05	54	48.24	36.72	69	44.62	36.68	66	43.85	28.18	80	20.68	16.97	65
Net loans and leases / Total deposits	74.14	79.04	37	67.21	73.05	38	67.52	72.79	39	69.70	79.43	25	86.17	90.31	38
Net loans and leases / Core deposits	76.21	86.19	33	68.05	78.83	33	68.37	78.25	35	72.31	88.34	21	90.66	103.93	32
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-10.05	94	0	0.50	30	0	0.12	42	0	1.57	7	0	0.72	11
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-35	-19.27	14	9.30	1.06	97	6.92	-0.25	97	15.06	4.31	96	6.80	1.36	97
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0.01	26.09	15	0.02	13.65	29	0.02	14.28	27	0.02	11.38	31	0.04	12.67	29
Available-for-sale securities	99.79	71.92	85	99.75	84.59	79	99.69	83.77	77	99.71	87.23	77	99.71	85.40	83
U.S. Treasury securities	4.70	9.62	46	0.25	6.01	33	0.23	6.70	29	0.21	4.72	42	0.21	6.15	34
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0.04	8.02	17	0.06	8.38	18	0.06	8.22	16	0.07	9.83	20	0.09	7.75	21
Mortgage-backed securities	72.51	62.34	63	88.12	66.09	81	85.42	66.54	80	90.89	66.64	82	93.25	67.43	88
Asset-backed securities	22.54	4.33	94	11.34	2.45	88	13.98	2.50	91	8.56	1.91	89	6.19	1.66	84
Other debt securities	0	3.02	18	0.01	3.01	20	0.01	3.08	20	0.01	3.01	21	0.01	2.94	20
Mutual funds and equity securities	0.20	0.27	59	0.23	0.29	63	0.30	0.29	66	0.26	0.35	64	0.24	0.40	57
Debt securities 1 year or less	12.78	9.28	73	17.12	8.18	84	16.29	7.78	83	16.44	10.55	79	14.75	11.86	68
Debt securities 1 to 5 years	7.80	20.14	21	6.22	17.39	30	7.20	18.25	27	29.20	17.03	77	1.99	17.94	15
Debt securities over 5 years	79.22	68.28	62	76.42	72.07	50	76.21	71.11	51	54.10	69.86	21	83.02	66.02	66
Pledged securities	19.58	31.26	36	28.43	33.37	43	28.27	32.26	45	28.15	35.67	40	21.12	30.57	43
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-67.87	-40.81	21	10.66	64.27	29	3.09	27.98	38	448.84	183.32	86	10.98	26.69	49
Investment securities	34.91	11.76	83	1.19	32.48	13	1.66	31.36	13	4.27	23.62	25	9.86	11.75	58
Core deposits	-3.73	4.57	17	8.74	16.96	15	9.09	16.94	22	26.88	57	15.52	11.23	71	
Noncore funding	70.50	36.20	78	-41.93	-21.64	21	-36.42	-14.79	23	-2.20	-12.18	63	5.14	6.59	53

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			80,764,985	74,581,676	75,793,142
Commit: Secured commercial real estate loans	4,677,945	3,785,596	3,968,410	4,282,041	4,340,017
Commit: Unsecured real estate loans	1,442,054	1,282,166	1,351,691	1,370,272	1,119,316
Credit card lines (reported semiannually, June/Dec)			11,465,725	11,299,606	15,748,031
Securities underwriting	0	2,725	0	0	27,834
Standby letters of credit	2,043,271	1,911,590	1,955,149	1,978,599	2,146,881
Commercial and similar letters of credit	3,389	4,511	5,497	13,680	4,295
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	3,652,821	3,583,539	3,779,874	3,396,306	3,943,656
Credit derivatives - notional amount (holding company as beneficiary)	1,276,516	1,638,536	1,643,093	1,465,938	1,365,147
Credit derivative contracts w/ purchased credit protection-investment grade	1,922,349	2,168,506	2,123,691	1,527,442	1,861,483
Credit derivative contracts w/ purchased credit protection-noninvest grade	3,006,988	1,415,033	1,656,184	1,868,863	2,082,173
Derivative Contracts					
Interest rate futures and forward contracts	2,842,861	4,414,174	2,225,961	2,920,157	2,950,654
Written options contracts (interest rate)	11,777,820	12,149,950	10,441,512	10,381,110	8,508,425
Purchased options contracts (interest rate)	17,812,139	19,478,565	18,813,057	17,208,103	15,919,949
Interest rate swaps	93,355,120	79,635,556	81,512,896	82,870,063	65,986,363
Futures and forward foreign exchange	5,344,054	4,069,286	4,449,313	3,954,095	4,882,815
Written options contracts (foreign exchange)	4,729,603	3,040,843	3,681,204	1,098,567	599,693
Purchased options contracts (foreign exchange)	4,729,603	3,040,843	3,681,204	1,100,367	604,885
Foreign exchange rate swaps	11,096,367	10,550,799	11,224,060	8,333,309	7,887,716
Commodity and other futures and forward contracts	1,671,392	1,663,722	1,599,349	1,268,975	1,016,352
Written options contracts (commodity and other)	3,110,896	1,965,376	2,146,512	1,041,188	1,419,855
Purchased options contracts (commodity and other)	3,149,831	1,972,846	2,159,344	1,041,332	1,421,382
Commodity and other swaps	10,317,558	9,984,818	10,015,181	7,998,833	7,749,971

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						38.26	22.78	87	36.44	22.01	85	44.75	23.52	90	
Standby letters of credit	0.99	0.66	77	0.92	0.66	74	0.93	0.65	74	0.97	0.71	73	1.27	0.84	76
Commercial and similar letters of credit	0	0.02	53	0	0.02	49	0	0.02	49	0.01	0.02	56	0	0.02	47
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	1.78	0.27	93	1.73	0.24	94	1.79	0.24	94	1.66	0.35	92	2.33	0.42	92
Credit derivatives - notional amount (holding company as beneficiary)	0.62	0.17	87	0.79	0.18	90	0.78	0.18	90	0.72	0.30	85	0.81	0.52	87
Credit derivative contracts w/ purchased credit protection-investment grade	0.94	0.20	87	1.04	0.18	88	1.01	0.18	88	0.75	0.25	84	1.10	0.30	88
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.46	0.19	91	0.68	0.13	87	0.78	0.13	88	0.91	0.30	88	1.23	0.45	88
Derivative contracts	82.71	44.74	85	73.16	47.31	84	71.97	46.30	83	68.02	48.62	82	70.23	68.47	77
Interest rate contracts	61.22	32.78	84	55.69	35.15	85	53.52	32.46	85	55.39	34.36	81	55.13	47.31	77
Interest rate futures and forward contracts	1.38	3.53	75	2.12	4.39	75	1.05	3.25	67	1.43	6.21	62	1.74	10.67	69
Written options contracts (interest rate)	5.73	1.49	90	5.85	1.69	89	4.95	1.41	90	5.07	2.18	87	5.02	2.47	87
Purchased options contracts (interest rate)	8.67	1.57	91	9.38	1.29	93	8.91	1.31	92	8.41	1.46	90	9.40	2.65	86
Interest rate swaps	45.44	23.04	85	38.34	20.27	84	38.61	20.49	84	40.49	20.83	83	38.96	28.86	80
Foreign exchange contracts	12.61	6.65	88	9.97	6.12	89	10.91	6.30	88	7.08	6.01	86	8.25	10.12	86
Futures and forward foreign exchange contracts	2.60	4.26	84	1.96	3.76	80	2.11	3.78	81	1.93	3.47	79	2.88	5.23	82
Written options contracts (foreign exchange)	2.30	0.04	94	1.46	0.04	94	1.74	0.04	94	0.54	0.03	93	0.35	0.05	89
Purchased options contracts (foreign exchange)	2.30	0.04	94	1.46	0.04	94	1.74	0.04	94	0.54	0.04	93	0.36	0.08	89
Foreign exchange rate swaps	5.40	0.85	91	5.08	0.76	91	5.32	0.76	92	4.07	0.77	91	4.66	2.03	90
Equity, commodity, and other derivative contracts	8.88	1.18	90	7.50	0.91	91	7.54	0.92	90	5.55	1.86	89	6.85	3.32	86
Commodity and other futures and forward contracts	0.81	0.09	92	0.80	0.07	92	0.76	0.07	92	0.62	0.14	89	0.60	0.19	88
Written options contracts (commodity and other)	1.51	0.41	90	0.95	0.31	88	1.02	0.32	89	0.51	0.52	86	0.84	0.98	84
Purchased options contracts (commodity and other)	1.53	0.31	90	0.95	0.21	89	1.02	0.21	90	0.51	0.37	86	0.84	0.94	86
Commodity and other swaps	5.02	0.31	93	4.81	0.30	93	4.74	0.31	93	3.91	0.32	93	4.58	0.38	92
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						70.78	44.98	79	65.18	42.82	80	70.34	45.53	79	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	169,937,244	151,966,778	151,949,593	139,216,099	118,948,060
Interest rate contracts	125,787,940	115,678,245	112,993,426	113,379,433	93,365,391
Foreign exchange contracts.....	25,899,627	20,701,771	23,035,781	14,486,338	13,975,109
Equity, commodity, and other contracts	18,249,677	15,586,762	15,920,386	11,350,328	11,607,560
Derivatives Position					
Futures and forwards	9,858,307	10,147,182	8,274,623	8,143,227	8,849,821
Written options	19,618,319	17,156,169	16,269,228	12,520,865	10,527,973
Exchange-traded.....	133,014	58,468	79,580	33,593	68,760
Over-the-counter.....	19,485,305	17,097,701	16,189,648	12,487,272	10,459,213
Purchased options	25,691,573	24,492,254	24,653,605	19,349,802	17,946,216
Exchange-traded.....	175,430	87,689	103,199	94,887	110,430
Over-the-counter.....	25,516,143	24,404,565	24,550,406	19,254,915	17,835,786
Swaps	114,769,045	100,171,173	102,752,137	99,202,205	81,624,050
Held for trading.....	116,246,498	110,400,953	108,368,359	98,428,007	92,760,762
Interest rate contracts	74,981,031	77,766,377	72,956,834	76,179,354	70,260,376
Foreign exchange contracts.....	25,899,627	20,701,771	23,035,781	14,486,338	13,975,109
Equity, commodity, and other contracts	15,365,840	11,932,805	12,375,744	7,762,315	8,525,277
Non-traded.....	53,690,746	41,565,825	43,581,234	40,788,092	26,187,298
Interest rate contracts	50,806,909	37,911,868	40,036,592	37,200,079	23,105,015
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	2,883,837	3,653,957	3,544,642	3,588,013	3,082,283
Derivative contracts (excluding futures and FX 14 days or less)	154,128,932	133,824,303	135,222,572	130,365,231	109,617,347
One year or less	88,267,633	32,244,779	33,022,917	33,887,339	24,085,320
Over 1 year to 5 years	51,220,182	80,610,094	81,972,838	79,400,094	63,323,996
Over 5 years	14,641,117	20,969,430	20,226,817	17,077,798	22,208,031
Gross negative fair value (absolute value)	5,144,239	2,730,102	2,004,651	1,063,564	732,200
Gross positive fair value.....	4,337,706	3,960,791	2,907,756	2,918,821	1,672,349
Held for trading.....	4,074,024	3,205,909	2,238,869	1,923,587	1,032,393
Non-traded.....	263,682	754,882	668,887	995,234	639,956
Current credit exposure on risk-based capital derivative contracts	2,575,274	3,906,642	2,873,669	2,840,872	1,619,912
Credit losses on derivative contracts	0	-18	616	789	-513
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	74.02	93.95	12	76.12	94.10	13	74.36	94.17	12	81.44	94.10	16	78.49	93.44	18
Foreign exchange contracts	15.24	3.10	89	13.62	3.22	87	15.16	3.47	86	10.41	3.49	85	11.75	3.20	85
Equity, commodity, and other contracts	10.74	1.15	92	10.26	1.21	92	10.48	1.14	92	8.15	1.17	91	9.76	1.64	90
Futures and forwards	5.80	9.12	59	6.68	12.59	51	5.45	11.16	51	5.85	14.05	45	7.44	13.49	52
Written options	11.54	5.29	80	11.29	7.18	74	10.71	6.28	75	8.99	8.18	65	8.85	5.91	73
Exchange-traded	0.08	0.14	86	0.04	0.11	87	0.05	0.12	86	0.02	0.14	82	0.06	0.15	85
Over-the-counter	11.47	4.93	83	11.25	6.91	74	10.65	5.96	75	8.97	7.73	68	8.79	5.10	77
Purchased options	15.12	4.14	87	16.12	3.41	92	16.22	3.27	93	13.90	3.42	88	15.09	4.42	83
Exchange-traded	0.10	0.14	85	0.06	0.12	84	0.07	0.12	85	0.07	0.15	81	0.09	0.28	80
Over-the-counter	15.02	3.58	89	16.06	3.01	93	16.16	2.87	93	13.83	2.86	90	14.99	3.35	87
Swaps	67.54	77.96	32	65.92	71.71	33	67.62	74.26	33	71.26	68.76	44	68.62	69.75	41
Held for trading	68.41	38.03	61	72.65	40.70	63	71.32	40.42	60	70.70	43.53	57	77.98	44.16	66
Interest rate contracts	44.12	31.70	58	51.17	34.66	56	48.01	34.15	55	54.72	36.62	55	59.07	37.24	58
Foreign exchange contracts	15.24	1.66	92	13.62	1.55	91	15.16	1.68	91	10.41	1.60	90	11.75	1.60	90
Equity, commodity, and other contracts	9.04	0.57	94	7.85	0.61	92	8.14	0.60	94	5.58	0.68	89	7.17	0.83	93
Non-traded	31.59	61.97	38	27.35	59.30	36	28.68	59.58	39	29.30	56.47	42	22.02	55.84	33
Interest rate contracts	29.90	57.96	41	24.95	56.22	32	26.35	56.71	37	26.72	53.82	40	19.42	52.22	32
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	1.70	0.10	93	2.40	0.11	94	2.33	0.09	95	2.58	0.10	94	2.59	0.13	94
Derivative contracts (excluding futures and forex 14 days or less)	90.70	93.16	26	88.06	91.91	28	88.99	92.53	28	93.64	91.48	40	92.16	93.86	29
One year or less	51.94	37.29	67	21.22	27.90	54	21.73	27.56	57	24.34	32.05	52	20.25	32.17	50
Over 1 year to 5 years	30.14	22.61	66	53.04	29.78	86	53.95	27.01	86	57.03	27.06	92	53.24	30.45	82
Over 5 years	8.62	26.09	32	13.80	29.19	32	13.31	29.89	32	12.27	29.56	31	18.67	28.09	41
Gross negative fair value (absolute value)	3.03	2.48	64	1.80	1.18	74	1.32	0.98	70	0.76	1.55	39	0.62	0.83	46
Gross positive fair value	2.55	2.55	55	2.61	1.59	85	1.91	1.34	77	2.10	2.23	51	1.41	1.19	61
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.30	0.10	89	0.16	0.05	90	0.12	0.04	88	0.06	0.07	71	0.05	0.06	78
Gross positive fair value (X)	0.25	0.10	87	0.24	0.06	90	0.17	0.05	90	0.17	0.09	86	0.11	0.07	87
Held for trading (X)	0.23	0.06	90	0.19	0.05	90	0.13	0.04	90	0.11	0.07	78	0.07	0.06	81
Non-traded (X)	0.02	0.02	58	0.04	0.01	91	0.04	0.01	91	0.06	0.02	89	0.04	0.01	91
Current credit exposure (X)	0.15	0.06	87	0.23	0.05	92	0.17	0.04	91	0.17	0.06	87	0.10	0.05	83
Credit losses on derivative contracts	0	0	50	0	0	3	0	0	92	0	0	89	0	0	0
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.54	0.70	83	2.62	0.59	91	1.86	0.46	91	2	0.85	85	1.14	0.73	83

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,892,294	2,452,886	2,452,886	1,201,640	1,102,979
Gross losses	258,720	267,517	344,449	611,081	510,206
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	100,015	131,690	170,256	140,273	141,263
Net losses	158,705	135,827	174,193	470,808	368,943
Provision for loan and lease losses	365,424	-362,818	-385,977	1,078,154	467,611
Adjustments	-1	-422	-422	643,900	-7
Ending balance	2,099,012	1,953,819	1,892,294	2,452,886	1,201,640
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.23	0.09	89	-0.24	-0.12	21	-0.19	-0.09	22	0.56	0.51	59	0.29	0.15
Provision for loan and lease losses / Average loans and leases	0.41	0.16	87	-0.42	-0.21	23	-0.34	-0.16	22	0.94	0.82	64	0.43	0.24
Provision for loan and lease losses / Net loan and lease losses	230.25	151.30	67	-267.12	-65.12	27	-221.58	-105.48	30	229	487.86	27	126.74	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.75	1.17	87	1.81	1.32	83	1.69	1.23	85	2.25	1.58	84	1.10	0.83
Allowance for loan and lease losses / Total loans and leases	1.72	1.15	87	1.73	1.30	82	1.62	1.20	83	2.16	1.55	82	1.08	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	9.92	38.64	38	10.79	17.40	50	10.86	21.39	48	5.21	11.58	34	3.26	8.03
Allowance for loan and lease losses / Nonaccrual assets	401.69	428.13	62	369.71	330.05	71	368.41	364.13	65	291.83	299.17	63	191.78	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	257.22	320.87	49	217.92	271.93	46	193.18	287.08	34	185.11	244.34	42	118.06	151.73
Gross loan and lease losses / Average loans and leases	0.29	0.16	78	0.31	0.20	76	0.30	0.19	76	0.53	0.34	79	0.47	0.28
Recoveries / Average loans and leases	0.11	0.07	78	0.15	0.08	84	0.15	0.08	84	0.12	0.07	82	0.13	0.08
Net losses / Average loans and leases	0.18	0.09	81	0.16	0.12	65	0.15	0.11	67	0.41	0.27	76	0.34	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses	29.04	34.26	46	21.55	25.09	54	27.86	34.67	48	27.49	33.98	44	31.42	36.22
Earnings coverage of net loan and lease losses (X)	16.04	36.38	41	17.12	26.30	50	17.97	39.72	47	6.11	22.91	28	9.95	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.02	-0.01	31	0.03	0.02	70	0.01	0.02	64	0.14	0.04	85	0.05	0.01
Real estate loans secured by 1–4 family	-0.02	-0.02	33	-0.01	-0.01	43	-0.03	-0.02	32	0.03	0.01	72	0.08	0.01
Revolving	-0.01	-0.06	58	-0.03	-0.07	41	-0.06	-0.07	31	0.09	0.01	81	0.26	0.02
Closed-end	-0.03	-0.01	27	-0.01	-0.01	47	-0.02	-0.01	35	0.01	0	69	0.03	0
Commercial real estate loans	-0.01	0	26	0.11	0.04	79	0.09	0.04	77	0.33	0.07	91	0.01	0.01
Construction and land development	0	-0.02	46	0.04	0.01	87	0.03	0	87	0	0	37	0.01	-0.01
1–4 family	0	0	12	0	0	90	0	0	88	0	0	86	0.01	0
Other	0	-0.01	71	0.04	0.01	88	0.03	0	86	-0.01	0	30	0	-0.01
Multifamily	0.01	0	91	0.19	0.01	96	0.25	0.01	97	0.05	0	96	-0.01	0
Nonfarm nonresidential	-0.01	0	21	0.13	0.05	80	0.09	0.05	78	0.56	0.11	92	0.01	0.02
Owner-occupied	-0.01	0	17	0.19	0.01	99	0.14	0.01	97	0.10	0.02	88	0.02	0.01
Other	0	0.01	30	-0.06	0.04	5	-0.04	0.04	4	0.46	0.08	90	-0.01	0.01
Real estate loans secured by farmland	0.07	0	93	-0.06	-0.01	10	-0.05	0	12	0	0.02	15	-0.07	0.01
Commercial and industrial loans	0.21	0.11	72	0.06	0.19	37	0.08	0.17	40	0.46	0.47	57	0.23	0.37
Loans to individuals	0.51	0.76	41	0.57	0.72	51	0.53	0.71	52	1.06	1.13	63	1.43	1.17
Credit card loans	2.92	1.94	78	4.38	2.27	86	3.97	1.84	90	6.26	2.92	90	5.28	3.11
Agricultural loans	-0.07	0.02	10	-0.74	0.02	3	-0.49	0.02	5	2.62	0.19	94	-3.15	0.08
Loans to foreign governments and institutions	0	0.05	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.13	46	0.23	0.09	84	0.17	0.10	74	0.08	0.15	58	0.03	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		427,701		342,419		324,578		459,504		458,031					
90+ days past due loans and leases		293,492		368,085		465,901		484,602		391,228					
Nonaccrual loans and leases		522,540		528,472		513,632		840,507		626,568					
Total past due and nonaccrual loans and leases		1,243,733		1,238,976		1,304,111		1,784,613		1,475,827					
Restructured 30–89 days past due		43,171		31,584		29,452		41,318		59,665					
Restructured 90+ days past due		66,763		87,416		92,611		102,602		134,652					
Restructured nonaccrual		299,978		241,390		266,560		429,162		387,529					
Total restructured loans and leases		409,912		360,390		388,623		573,082		581,846					
30–89 days past due loans held for sale		18,998		16,552		21,621		13,057		160					
90+ days past due loans held for sale		31,320		68,445		139,812		62,226		0					
Nonaccrual loans held for sale		0		828		15,325		6,223		6,873					
Total past due and nonaccrual loans held for sale		50,318		85,825		176,758		81,506		7,033					
Restructured loans and leases in compliance		868,703		639,174		709,995		744,498		793,920					
Other real estate owned		18,525		27,105		23,593		20,809		54,485					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.35	0.33	67	0.30	0.29	60	0.28	0.32	54	0.40	0.39	63	0.41	0.43	56
90+ days past due loans and leases	0.24	0.10	82	0.33	0.09	87	0.40	0.10	86	0.43	0.12	86	0.35	0.15	84
Nonaccrual loans and leases	0.43	0.37	66	0.47	0.54	48	0.44	0.46	51	0.74	0.66	62	0.56	0.51	61
90+ days past due and nonaccrual loans and leases	0.67	0.52	71	0.79	0.68	66	0.84	0.62	76	1.17	0.85	78	0.92	0.71	71
30–89 days past due restructured	0.04	0.01	87	0.03	0.01	85	0.03	0.01	86	0.04	0.01	84	0.05	0.01	86
90+ days past due restructured	0.05	0.01	91	0.08	0	95	0.08	0	94	0.09	0.01	93	0.12	0.01	94
Nonaccrual restructured	0.25	0.09	89	0.21	0.12	81	0.23	0.10	81	0.38	0.13	91	0.35	0.14	89
30–89 days past due loans held for sale	0.02	0	90	0.01	0	91	0.02	0	90	0.01	0	93	0	0	78
90+ days past due loans held for sale	0.03	0	93	0.06	0	94	0.12	0	96	0.05	0	94	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	84	0.01	0	89	0.01	0.01	81	0.01	0	86
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.35	0.33	67	0.30	0.29	60	0.28	0.32	54	0.40	0.40	62	0.41	0.43	56
90+ days past due assets	0.24	0.10	82	0.33	0.09	87	0.40	0.10	86	0.43	0.12	86	0.35	0.15	84
Nonaccrual assets	0.43	0.37	65	0.47	0.55	48	0.44	0.47	51	0.74	0.67	62	0.56	0.53	61
30+ days past due and nonaccrual assets	1.02	0.89	69	1.10	1	64	1.12	0.97	68	1.57	1.29	72	1.33	1.19	67
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.40	0.33	69	0.43	0.40	64	0.46	0.36	73	0.65	0.52	72	0.60	0.44	74
90+ days past due and nonaccrual assets + other real estate owned	0.41	0.35	69	0.44	0.42	62	0.48	0.37	73	0.66	0.55	70	0.63	0.48	73
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.74	0.38	87	0.63	0.48	73	0.65	0.41	79	0.85	0.60	77	0.99	0.53	89
Allowance for loan and lease losses	72.40	55.46	70	67.24	67.85	57	72.36	62.64	70	71.33	66.66	63	138.92	115.41	71
Equity capital + allowance for loan and lease losses	8.07	3.63	92	5.37	4.12	74	5.68	3.60	79	6.84	4.97	76	7.45	4.28	84
Tier 1 capital + allowance for loan and lease losses	7.80	3.90	90	7.01	4.89	79	7.29	4.30	83	9.09	6.05	79	9.93	5.65	88
Loans and leases + other real estate owned	1.25	0.61	87	1.16	0.82	79	1.18	0.71	84	1.54	0.97	84	1.50	0.85	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.38	0.23	75	0.38	0.25	76	0.30	0.26	63	0.49	0.39	67	0.44	0.38	67
	90+ days past due		0.63	0.11	89	0.85	0.12	89	1.09	0.12	92	0.99	0.16	89	0.84	0.16	88
	Nonaccrual.....		0.60	0.41	75	0.41	0.60	42	0.44	0.52	52	0.74	0.76	59	0.56	0.46	64
Commercial and industrial	30–89 days past due		0.25	0.29	57	0.16	0.24	50	0.11	0.24	34	0.10	0.23	32	0.12	0.31	25
	90+ days past due		0.03	0.06	59	0.01	0.02	59	0.04	0.04	68	0.08	0.03	82	0.02	0.05	54
	Nonaccrual.....		0.38	0.47	50	0.56	0.65	51	0.49	0.57	53	0.91	0.75	67	0.74	0.83	53
Individuals	30–89 days past due		0.65	0.83	48	0.54	0.60	55	0.64	0.63	55	0.92	0.83	61	1.16	0.83	68
	90+ days past due		0.11	0.10	66	0.11	0.08	72	0.12	0.09	72	0.23	0.14	75	0.32	0.17	77
	Nonaccrual.....		0.19	0.17	62	0.30	0.17	76	0.24	0.17	73	0.27	0.28	64	0.22	0.17	65
Depository institution loans	30–89 days past due		0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0.07	0.09	69	0	0.11	29	0.09	0.07	71	0	0.17	56	0	0.24	26
	90+ days past due		0	0	44	2.66	0	99	2.35	0	99	0	0	44	0	0	42
	Nonaccrual.....		0.08	0.27	56	0	0.51	25	0.49	0.70	74	0	0.49	24	3.18	0.67	91
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.10	0.13	65	0.09	0.11	62	0.21	0.12	76	0.49	0.18	82	0.38	0.20	77
	90+ days past due		0.10	0.01	92	0.01	0.01	81	0.01	0.01	77	0.04	0.01	87	0.01	0.01	80
	Nonaccrual.....		0.55	0.06	92	0.67	0.13	91	0.63	0.09	90	0.85	0.15	91	0.35	0.13	84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
Memoranda																	
1–4 family	30–89 days past due		0.57	0.39	76	0.46	0.36	68	0.46	0.46	58	0.63	0.65	63	0.70	0.67	62
	90+ days past due		1.05	0.22	86	1.31	0.25	88	1.68	0.24	90	1.50	0.33	88	1.31	0.31	88
	Nonaccrual		0.75	0.58	74	0.46	0.76	40	0.45	0.71	41	0.59	0.89	36	0.76	0.73	59
Revolving	30–89 days past due		0.52	0.31	76	0.52	0.33	76	0.57	0.28	83	0.69	0.48	72	0.75	0.45	78
	90+ days past due		0.01	0.02	73	0.01	0.03	69	0.01	0.02	75	0	0.03	65	0	0.05	51
	Nonaccrual		1.59	0.86	81	1.70	1.05	80	1.78	1.18	80	1.58	1.13	77	1.45	1	77
Closed-end	30–89 days past due		0.58	0.41	75	0.45	0.36	66	0.44	0.49	57	0.62	0.65	59	0.68	0.70	60
	90+ days past due		1.25	0.25	87	1.55	0.27	89	1.99	0.26	91	1.85	0.38	88	1.70	0.35	88
	Nonaccrual		0.59	0.57	61	0.23	0.71	18	0.21	0.67	18	0.36	0.87	24	0.55	0.70	48
Junior lien	30–89 days past due		0.01	0.01	60	0.01	0.01	60	0.01	0.01	63	0.02	0.02	66	0.02	0.02	55
	90+ days past due		0	0	92	0	0	86	0	0	85	0.03	0	96	0.01	0	84
	Nonaccrual		0.03	0.02	68	0.03	0.04	53	0.04	0.03	67	0.04	0.04	51	0.04	0.04	58
Commercial real estate	30–89 days past due		0.09	0.13	53	0.25	0.16	75	0.02	0.15	21	0.24	0.26	63	0.05	0.18	26
	90+ days past due		0	0.01	62	0.07	0.01	92	0.06	0.01	92	0.15	0.02	94	0.12	0.03	86
	Nonaccrual		0.37	0.29	68	0.33	0.48	47	0.42	0.38	62	0.94	0.62	73	0.21	0.23	55
Construction and development	30–89 days past due		0.03	0.19	42	0.07	0.15	55	0.04	0.17	50	0.23	0.28	59	0.07	0.28	43
	90+ days past due		0.01	0.01	78	0.17	0.01	98	0.18	0.01	96	0.22	0.01	98	0.10	0.02	88
	Nonaccrual		0.21	0.14	78	0.09	0.31	51	0.09	0.20	59	0.21	0.41	58	0.16	0.20	66
1–4 family	30–89 days past due		0	0.02	61	0	0.03	63	0	0.02	62	0.01	0.03	59	0	0.06	51
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual		0.01	0.01	72	0.01	0.02	71	0.01	0.01	72	0.02	0.03	68	0.03	0.02	75
Other	30–89 days past due		0.03	0.13	58	0.07	0.10	69	0.04	0.13	62	0.22	0.22	67	0.07	0.20	53
	90+ days past due		0.01	0	84	0.17	0	98	0.18	0	97	0.22	0	98	0.10	0.01	94
	Nonaccrual		0.20	0.12	79	0.08	0.25	58	0.07	0.16	63	0.19	0.35	63	0.13	0.17	67
Multifamily	30–89 days past due		0.04	0.04	73	0.04	0.09	64	0	0.07	27	0	0.09	22	0.14	0.08	80
	90+ days past due		0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual		0.06	0.06	71	0.09	0.13	72	1.38	0.17	95	0.43	0.11	88	0.02	0.05	51
Nonfarm non-residential	30–89 days past due		0.13	0.10	66	0.37	0.12	86	0.02	0.13	22	0.28	0.23	67	0.03	0.14	18
	90+ days past due		0	0.01	33	0.03	0.01	78	0.01	0.01	76	0.13	0.02	89	0.15	0.03	89
	Nonaccrual		0.50	0.36	72	0.48	0.58	54	0.49	0.45	59	1.42	0.80	80	0.26	0.28	52
Owner Occupied	30–89 days past due		0.13	0.04	87	0	0.04	23	0.02	0.04	37	0.07	0.07	59	0.02	0.07	23
	90+ days past due		0	0	36	0.03	0	91	0.01	0	85	0.03	0	90	0.02	0.01	75
	Nonaccrual		0.47	0.12	95	0.45	0.20	83	0.45	0.17	88	0.69	0.27	89	0.24	0.16	70
Other	30–89 days past due		0	0.05	14	0.36	0.07	89	0	0.08	14	0.21	0.14	72	0.02	0.07	31
	90+ days past due		0	0	39	0	0.01	70	0	0	37	0.10	0.01	92	0.13	0.01	95
	Nonaccrual		0.03	0.21	27	0.03	0.31	21	0.03	0.23	27	0.73	0.44	72	0.01	0.10	25
Farmland	30–89 days past due		0.05	0.09	67	0	0.13	30	0	0.10	31	0.06	0.11	65	0	0.23	23
	90+ days past due		0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual		0.11	0.51	55	0.37	1.06	54	0.38	0.69	60	11.86	1.13	95	9.54	0.84	96
Credit card	30–89 days past due		1.02	1.22	52	0.98	0.79	66	1.03	0.81	66	1.55	0.95	81	1.77	1.19	83
	90+ days past due		0.80	0.50	71	0.80	0.40	78	0.85	0.45	76	1.56	0.63	90	1.67	0.78	82
	Nonaccrual		1.32	0.13	93	1.40	0.08	97	1.32	0.10	95	1.58	0.05	98	1.09	0.11	93

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-1,292,882	-1,046,485	-1,349,064	10,464	-74,149										
Retained earnings	21,592,108	20,336,358	20,733,346	19,016,684	18,315,160										
Accumulated other comprehensive income (AOCI)	-5,305,808	1,637,466	1,207,405	2,600,571	1,192,002										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	14,993,418	20,927,339	20,591,687	21,627,719	19,433,013										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	5,030,809	4,613,562	4,599,276	4,340,934	4,394,052										
Accumulated other comprehensive income-related adjustments	-5,301,345	1,641,110	1,211,050	2,604,728	1,192,002										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	15,263,954	14,672,667	14,781,361	14,682,057	13,846,959										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	15,263,954	14,672,667	14,781,361	14,682,057	13,846,959										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	2,116,137	2,116,137	2,116,137	2,116,137	1,769,603										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	2,116,137	2,116,137	2,116,137	2,116,137	1,769,603										
Less: Additional tier 1 capital deductions	0	0	0	720	297										
Additional tier 1 capital	2,116,137	2,116,137	2,116,137	2,115,417	1,769,306										
Tier 1 Capital	17,380,091	16,788,804	16,897,498	16,797,474	15,616,265										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,309,797	1,695,585	1,697,746	1,933,826	1,982,396										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	621,762	770,712	770,908	919,725	716,700										
Allowance for loan and lease losses in tier 2 capital	1,811,274	1,486,812	1,422,369	1,760,513	1,345,225										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	3,742,833	3,953,109	3,891,023	4,614,064	4,044,321										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	3,742,833	3,953,109	3,891,023	4,614,064	4,044,321										
Exited advanced approach tier 2 capital															
Total capital	21,122,924	20,741,913	20,788,521	21,411,538	19,660,586										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	210,855,837	204,148,792	208,900,026	202,183,073	168,037,465										
Less: Deductions from common equity tier 1 capital	5,030,809	4,613,562	4,599,276	4,340,934	4,394,349										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	205,825,028	199,535,230	204,300,750	197,842,139	163,643,116										
Total risk-weighted assets	167,060,272	148,826,888	154,859,924	141,973,781	142,064,554										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.14	11.77	9	9.86	12.59	8	9.55	12.37	9	10.34	12.35	20	9.75	12.11	16
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.40	12.48	13	11.28	13.31	14	10.91	13.11	14	11.83	13.08	30	10.99	12.78	24
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.64	14.27	21	13.94	15.21	27	13.42	14.91	22	15.08	15.23	54	13.84	14.36	52
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.44	9.22	25	8.41	9.07	31	8.27	8.98	31	8.49	9.13	34	9.54	9.76	50
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			28,329			28,444			-100.00
Total property and casualty assets		0			0			0			28,310			28,392			-100.00
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			19			52			-100.00
Reinsurance recoverables (L/H)											0			0			
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			28,274			28,434			-100.00
Total property and casualty equity		0			0			0			28,300			28,385			-100.00
Total life and health equity		0			0			0			-26			49			-100.00
Total insurance underwriting net income		0			-3			-3			-160			-129			
Total property and casualty		0			-1			-1			-85			-134			
Total life and health		0			-2			-2			-75			5			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			-100.00
Unearned premiums (P/C)		0			0			0			0			0			-100.00
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			-100.00
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		17,018			17,466			25,212			33,967			35,500		-2.56	15.22
Other insurance activities income		17,018			17,466			25,212			33,967			35,500		-2.56	12.42
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			-100.00
Net assets of insurance underwriting subsidiaries		0			0			0			0			28,392		-100.00	
Life insurance assets		2,051,496			2,030,033			2,040,699			2,003,191			1,959,591		1.06	19.82

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0.01	0	86	0.02	0.01	83			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			99.93	53.67	53	99.82	51.47	59			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			0.07	46.33	46	0.18	48.53	40			
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			0	11.24	43	0	7.26	42			
Insurance activities revenue / Adjusted operating income	0.28	0.36	69	0.29	0.38	68	0.32	0.36	68	0.45	0.41	72	0.43	0.47	72			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			38.23		34.91			
Other premium income / Total premium income	67.17			68.86			67.01			61.77			61.77		65.09			
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	3	0	0.02	3	-0.01	0.03	4	-0.01	0.08	1			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			-0.30	15.59	15	-0.47	19.86	9			
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			10.20	5.13	72			
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			447.82		233.61			
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0	0.07	47	0	0.15	42			
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0	0	50	0	0.15	45			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0.02	0	90			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.53	12.02	43	10.83	11.72	43	10.86	12	41	10.41	11.03	45	11.65	11.51	48			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019								
Foreign Activities																
Total foreign loans and leases	2,773,279		2,449,022		2,765,620		2,847,636		3,153,824							
Real estate loans.....	9,792		14,398		14,120		12,513		15,730							
Commercial and industrial loans	2,743,494		2,425,361		2,740,652		2,829,604		2,747,352							
Loans to depository institutions and other banks acceptances	6,460		2,305		2,082		5,519		2,552							
Loans to foreign governments and institutions	0		0		0		0		0							
Loans to individuals	0		0		0		0		0							
Agricultural loans.....	0		0		0		0		0							
Other foreign loans.....	10,890		6,604		6,595		0		51							
Lease financing receivables.....	2,643		354		2,171		0		388,139							
Debt securities	1,939		2,042		2,005		2,009		2,000							
Interest-bearing bank balances	198,289		167,196		131,816		101,768		176,145							
Total selected foreign assets	2,973,507		2,618,260		2,899,441		2,951,413		3,331,969							
Total foreign deposits	185,427		202,399		121,423		143,135		220,537							
Interest-bearing deposits	185,427		202,399		121,423		143,135		220,537							
Non-interest-bearing deposits.....	0		0		0		0		0							
Analysis Ratios																
Yield: Foreign loans	0.58	0.84	67	0.43	0.63	70	0.42	0.66	67	0.52	0.87	67	0.81	1.25	65	
Cost: Interest-bearing deposits.....	0.39	0.52	55	0.04	0.12	44	0.04	0.14	37	0.37	0.42	57	1.54	1.19	66	
Net Losses as a Percent of Foreign Loans by Type																
Real estate loans		0.26			0.18			0.20			5.18				27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.04		0.64	16		0.29
Foreign governments and institutions		0.05			0			0			0				0	
Growth Rates																
Net loans and leases.....	13.24	20.31	59	-12.54	-0.16	29	-2.88	6.83	46	-9.71	-2.40	39	53.01	22.48	85	
Total selected assets.....	13.57	21.10	63	-9.91	3.36	30	-1.76	9.48	44	-11.42	2.04	29	49.18	12.40	88	
Deposits	-8.39	-2.72	40	26.48	10.74	75	-15.17	0.73	21	-35.10	3.46	13	-8.24	10.36	16	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		227,880	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		227,880	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		42,700	43,255	43,255	42,850	42,850	-1.28	108.29
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		42,700	43,255	43,255	42,850	42,850	-1.28	108.29
Activity as a Percent of Total Assets								
Securitization activities.....		0.11	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0.11	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0.02	0.02	0.02	0.02	0.02	0.03	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0.02	0.02	0.02	0.02	0.02	0.03	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		15.87						
Home equity lines		3.03						
Credit card receivables.....		1.45						
Auto loans and other consumer loans.....		16.20						
Commercial and industrial loans		39.66						
All other loans and leases.....		23.78						

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0				
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....	0				
Unused commitments to provide liquidity (servicer advance).....	0				
Seller's interest carried as securities and loans	0				
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.64	0.85	0.79	1.11	1.45
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	1,259	0	0	0	0
Total 30–89 days past due securitized assets.....	1,259	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	260	0	0	0	0
Total 90+ days past due securitized assets	260	0	0	0	0
Total past due securitized assets.....	1,519	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	975	0	0	0	0
Total net losses on securitized assets.....	975	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.55				
Total 30–89 days past due securitized assets	0.55				
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0.11				
Total 90+ days past due securitized assets	0.11				
Total past due securitized assets percent of securitized assets	0.67				
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.57				
Total net losses on securitized assets	0.57				
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.58				
Home equity lines	0.52				
Credit card receivables	1.02				
Commercial and industrial loans	0.25				
All other loans and leases	0.32				
Total managed loans past due 30–89 days	0.35				
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.25				
Home equity lines	0.01				
Credit card receivables	0.80				
Commercial and industrial loans	0.03				
All other loans and leases	0.05				
Total managed loans past due 90+ days	0.24				
Total Past Due Managed Assets	0.59				
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03				
Home equity lines	-0.01				
Credit card receivables	2.92				
Commercial and industrial loans	0.21				
All other loans and leases	0.13				
Net Losses on Managed Assets Percent of Total Managed Assets	0.17				

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		2,097	4,506	5,238	7,741	5,942	-53.46	-31.02
Dividends		0	0	0	0	0		
Interest		2,097	4,506	5,238	7,741	5,942	-53.46	-31.02
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		1,689	1,955	2,495	6,498	15,718	-13.61	-85.67
Dividends		0	0	0	0	0		
Interest		1,689	1,955	2,495	6,498	15,718	-13.61	-85.67
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		165,000	2,490,197	3,040,224	1,286,077	2,156,024	-93.37	-89.31
Dividends		165,000	2,490,000	3,040,000	1,285,000	2,155,000	-93.37	-89.31
Interest		0	197	224	1,077	1,024	-100.00	-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		168,786	2,496,658	3,047,957	1,300,316	2,177,684	-93.24	-89.17
Securities gains (losses)		149	985	2,558	3,787	172	-84.87	
Other operating income		-7,253	1,954	1,793	-1,022	2,918		
Total operating income		161,682	2,499,597	3,052,308	1,303,081	2,180,774	-93.53	-89.62
Operating Expenses								
Personnel expenses		-9,920	3,512	5,055	2,591	3,939		
Interest expense		204,594	186,797	249,760	263,638	264,880	9.53	57.94
Other expenses		21,053	21,839	25,943	25,726	63,535	-3.60	5.88
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		215,727	212,148	280,758	291,955	332,354	1.69	44.31
Income (loss) before taxes		-54,045	2,287,449	2,771,550	1,011,126	1,848,420		
Applicable income taxes (credit)		-51,393	-47,675	-62,469	-64,698	-69,288		
Extraordinary items								
Income before undistributed income of subsidiaries		-2,652	2,335,124	2,834,019	1,075,824	1,917,708		
Equity in undistributed income of subsidiaries		1,710,927	-227,627	-64,450	351,024	593,981		652.62
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		1,710,927	-227,627	-64,450	351,024	593,981		652.62
Net income (loss)		1,708,275	2,107,497	2,769,569	1,426,848	2,511,689	-18.94	1.37
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		1,875,927	2,262,373	2,975,550	1,636,024	2,748,981	-17.08	5.96

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		81,056	0.31	80,899	0.26	82,759	0.27	81,330	80,898	0.19	-1.19
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		79,722	0.31	79,722	0.26	79,722	0.26	79,722	79,722	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		1,334	0.01	1,177	0	3,037	0.01	1,608	1,176	13.34	-42.28
Investment in nonbank subsidiaries		61,488	0.24	194,256	0.63	192,142	0.62	313,577	411,470	-68.35	-91.88
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		61,488	0.24	194,256	0.63	192,142	0.62	313,576	411,470	-68.35	-91.88
Other receivables		0	0	0	0	0	0	1	0	0	0
Investment in subsidiary holding companies		19,211,766	74.42	24,131,589	78.53	23,877,022	77.06	25,249,725	23,811,165	-20.39	6.50
Common and preferred stock		19,211,766	74.42	24,123,067	78.51	23,877,022	77.06	25,213,799	23,778,618	-20.36	6.67
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	8,522	0.03	0	0	35,926	32,547	-100.00	-100.00
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		6,022,377	23.33	5,892,952	19.18	6,355,342	20.51	5,697,869	4,841,196	2.20	89.06
Cash and due from unrelated depository institution		238,651	0.92	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment		1,297	0.01	1,343	0	1,332	0	1,378	1,424	-3.43	-15.34
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		200,310	0.78	426,788	1.39	476,143	1.54	525,689	425,936	-53.07	-39.02
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		25,816,945	100.00	30,727,827	100.00	30,984,740	100.00	31,869,568	29,572,089	-15.98	15.29
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		619,661	2.40	1,551,792	5.05	1,560,848	5.04	700,020	1,458,206	-60.07	90.17
Borrowings with maturity over 1 year		5,943,083	23.02	4,135,023	13.46	4,631,816	14.95	5,329,956	4,331,642	43.73	112.97
Subordinated notes and debentures		1,857,600	7.20	2,092,315	6.81	2,094,489	6.76	2,181,036	2,080,882	-11.22	-27.66
Other liabilities		656,533	2.54	420,943	1.37	484,402	1.56	546,092	497,666	55.97	89.10
Balance due to subsidiaries and related institutions		3,774	0.01	3,441	0.01	3,041	0.01	1,408	1,078	9.68	62.88
Total liabilities		9,080,651	35.17	8,203,514	26.70	8,774,596	28.32	8,758,512	8,369,474	10.69	50.49
Equity Capital		16,736,294	64.83	22,524,313	73.30	22,210,144	71.68	23,111,056	21,202,615	-25.70	2.30
Perpetual preferred stock (income surplus)		2,116,137	8.20	2,116,137	6.89	2,116,137	6.83	2,116,137	1,769,603	0.00	58.97
Common stock		2,051,042	7.94	2,051,042	6.67	2,051,042	6.62	2,051,042	2,051,042	0.00	0.00
Common surplus		3,660,474	14.18	3,610,573	11.75	3,623,594	11.69	3,635,222	3,598,730	1.38	36.51
Retained earnings		21,218,847	82.19	19,817,195	64.49	20,235,665	65.31	18,383,883	18,315,160	7.07	43.88
Accumulated other comprehensive income		-5,305,808	-20.55	1,637,466	5.33	1,207,405	3.90	2,600,571	1,192,002		
Other equity capital components		-7,004,398	-27.13	-6,708,100	-21.83	-7,023,699	-22.67	-5,675,799	-5,723,922		
Total liabilities and equity capital		25,816,945	100.00	30,727,827	100.00	30,984,740	100.00	31,869,568	29,572,089	-15.98	15.29
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		3,774	0.01	3,441	0.01	3,041	0.01	1,408	1,078	9.68	-99.26
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	11.48	11.02	61	12.25	12.52	54	12.14	11.94	57	6.33	7.29	34	12.63	9.68	82
Bank net income / Average equity investment in banks	0	11.60	2	0	12.35	1	0	11.80	1	0	7.45	9	0	10.51	2
Nonbank net income / Average equity investment in nonbanks		9.71			13.18			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs	11.60	8.41	70	12.21	11.04	60	12.13	10.11	70	6.63	7.01	62	12.38	8.55	71
Bank net income / Parent net income	0	98.76	4	0	96.45	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income	109.81	85.68	83	107.35	66.57	90	107.44	65.35	90	114.66	68.34	85	109.45	74	88
Leverage															
Total liabilities / Equity capital	54.26	18.39	88	36.42	16.51	85	39.51	16.81	87	37.90	20.06	81	39.47	20.43	80
Total debt / Equity capital	50.31	12.61	89	34.54	11.37	87	37.31	11.71	87	35.53	14.41	83	37.12	14.31	81
Total debt + notes payable to subs that issued TPS / Equity capital	50.31	14.76	89	34.54	13.41	87	37.31	13.63	87	35.53	16.67	82	37.12	16.36	81
Total debt + Loans guaranteed for affiliate / Equity capital	50.31	12.68	89	34.54	11.46	87	37.31	11.77	87	35.53	14.68	83	37.12	14.56	81
Total debt / Equity capital – excess over fair value	50.55	12.75	89	34.66	11.47	87	37.45	11.81	87	35.65	14.52	83	37.26	14.51	81
Long-term debt / Equity capital	46.61	11.91	89	27.65	10.65	86	30.28	10.95	85	32.50	13.56	83	30.24	13.04	78
Short-term debt / Equity capital	3.70	0.48	90	6.89	0.55	96	7.03	0.57	96	3.03	0.77	84	6.88	1.02	88
Current portion of long-term debt / Equity capital	0.02	0.09	87	0.02	0.10	83	0.01	0.06	84	0.01	0.06	83	0.01	0.05	82
Excess cost over fair value / Equity capital	0.48	0.09	87	0.35	0.08	88	0.36	0.05	89	0.34	0.08	88	0.38	0.12	86
Long-term debt / Consolidated long-term debt	74.07	39.59	78	62.87	40.69	67	65.27	39.86	67	63.63	34.67	77	51.26	28.44	72
Double Leverage															
Equity investment in subs / Equity capital	115.27	104.01	87	107.45	103.15	76	107.86	103.22	77	109.44	102.81	85	112.53	103.22	88
Total investment in subs / Equity capital	115.64	109.29	80	108.36	108.29	68	108.74	108.40	69	110.96	110.16	74	114.63	111.07	79
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.12	0.39	78	0.60	0.27	75	0.63	0.29	75	1.53	0.47	86	1.06	0.36	80
Equity investment in subs – equity cap / Net income-div (X)	1.95	1.15	74	0.88	0.85	63	0.94	1.05	60	4.02	1.82	85	1.54	1.22	67
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	23.29	130.36	13	288.57	152.56	86	260.84	152.85	85	116.86	136.59	44	202.25	177.68	65
Cash from ops + noncash items + op expense / Op expense + dividend	25.14	118.32	21	280	155.61	86	255.32	154.48	85	119.88	147.24	44	207.12	190.27	62
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	95.83	105.80	40	117.94	94.59	70	146.52	98.54	84	138.36	134.08	63	168.50	116.34	87
Pretax operating income + interest expense / Interest expense	73.58	1,565.66	19	1,324.56	1,645.53	51	1,209.69	1,835.33	47	483.53	2,016.32	29	797.83	1,968.54	35
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	73.58	1,454.22	17	1,324.56	1,896.20	52	1,209.69	1,770.77	50	483.53	1,539.23	28	796.63	1,632.83	35
Dividends + interest from subsidiaries / Interest expense + dividends	18.15	150.57	12	290.58	174.48	80	261.46	174.12	77	113.30	150.43	37	207.68	210.80	58
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	21.01	26.99	51	26.76	40.79	57	24.37	47.61	53	13.55	35.64	40	26.74	57.11	59
Other Ratios															
Net assets that reprice within 1 year / Total assets	20.59	3.60	96	13.66	3.29	93	14.94	3.44	93	15.33	3.85	92	11.53	2.64	88
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.46	1.77	70	0.59	1.76	75	0.59	1.76	75	0.64	2.66	72	0.82	5.62	69
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0.01	0.08	79	0.02	0.19	75

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			28.80	69.90	23	32.32	66.37	23	82.17	81.10	60	40.87	57.84
Dividends declared / Net income	42.45	31.93	71	31.91	27.22	60	33.07	28.27	58	61.96	42.29	78	31.20	33.08	49
Net income – dividends / Average equity.....	6.61	7.51	46	8.34	9.25	48	8.12	8.62	51	2.41	4.14	27	8.69	6.46	80
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	0	160.45	8	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	22.75	4.73	90	370.31	6.32	96	331.88	5.91	96	145.36	4.85	94	274.97	21.40	92
Dividends from all subsidiaries	22.75	183.35	16	370.31	213.42	81	331.88	203.53	80	145.36	174.85	49	274.97	260.40	70
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.79			43.30			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.21			0.11			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.95			0.87			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		52.71			48.70			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	8.80	72.55	38	110.06	36.58	95	102.17	38.10	95	78.54	43.51	76	78.39	61.23	50
Interest income from subsidiary holding companies.....	0	15.40	27	0.01	5.06	55	0.01	5.26	50	0.07	8.40	57	0.04	6.54	53
Management and service fees from subsidiary holding companies.....	0	0.27	47	0	0.75	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3	52	0	-0.41	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	8.80	85.23	27	110.07	47.30	90	102.17	58.37	80	78.61	55.20	66	78.43	76.49	46
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	10	0	72.55	8	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	1.30	0.98	84	0.18	0.27	76	0.17	0.23	76	0.59	0.63	73	0.27	0.80	63
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	1.30	81.70	8	0.18	82.68	7	0.17	83.13	6	0.59	82.20	8	0.27	78.80	10
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	1.04	0.28	88	0.08	0.20	82	0.08	0.18	80	0.50	0.73	84	0.72	1.19	81
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	1.04	4.41	60	0.08	5.69	42	0.08	4.67	43	0.50	4.70	56	0.72	7.29	47
Dividends from subsidiary holding companies.....	102.05	2.46	99	99.62	2.13	99	99.60	2.10	99	98.61	2.53	99	98.82	4.52	98
Interest income from subsidiary holding companies.....	0	0.01	46	0.01	0.01	92	0.01	0.01	92	0.08	0.11	90	0.05	0.20	89
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	102.05	3.74	99	99.62	3.40	98	99.60	3.91	98	98.70	4.56	96	98.87	6.08	95
Loans and advances from subsidiaries / Short term debt.....	0	284.57	13	0	152.66	13	0	158.10	15	0	135.13	12	0	83.37	12
Loans and advances from subsidiaries / Total debt	0	27.96	14	0	28.03	13	0	26.38	13	0	27.08	12	0	28.33	11